



Personal Tax Rates

Federal and Provincial/Territorial Income Tax Rates and Brackets for 2020

	Tax Rates	Tax Brackets	Surtax Rates	Surtax Thresholds
Federal ¹	15.00%	Up to \$48,535		
	20.50	48,536–97,069		
	26.00	97,070–150,473		
	29.00	150,474–214,368		
	33.00	214,369 and over		
British Columbia ²	5.06%	Up to \$41,725		
	7.70	41,726–83,451		
	10.50	83,452–95,812		
	12.29	95,813–116,344		
	14.70	116,345–157,748		
	16.80	157,749–220,000		
	20.50	220,001 and over		
Alberta ³	10.00%	Up to \$131,220		
	12.00	131,221–157,464		
	13.00	157,465–209,952		
	14.00	209,953–314,928		
	15.00	314,929 and over		
Saskatchewan ⁴	10.50%	Up to \$45,225		
	12.50	45,226–129,214		
	14.50	129,215 and over		
Manitoba ⁵	10.80%	Up to \$33,389		
	12.75	33,390–72,164		
	17.40	72,165 and over		
Ontario ^{6,7}	5.05%	Up to \$44,740		
	9.15	44,741–89,482	} 20% 36	\$4,830 6,182
	11.16	89,483–150,000		
	12.16	150,001–220,000		
	13.16	220,001 and over		
Quebec ⁸	15.00%	Up to \$44,545		
	20.00	44,546–89,080		
	24.00	89,081–108,390		
	25.75	108,391 and over		

Refer to notes on the following pages.

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Current as of June 30, 2020

Federal and Provincial/Territorial Income Tax Rates and Brackets for 2020

	Tax Rates	Tax Brackets	Surtax Rates	Surtax Thresholds
New Brunswick ⁹	9.68%	Up to \$43,401		
	14.82	43,402–86,803		
	16.52	86,804–141,122		
	17.84	141,123–160,776		
	20.30	160,777 and over		
Nova Scotia ⁴	8.79%	Up to \$29,590		
	14.95	29,591–59,180		
	16.67	59,181–93,000		
	17.50	93,001–150,000		
	21.00	150,001 and over		
Prince Edward Island ^{4,7}	9.80%	Up to \$31,984		
	13.80	31,985–63,969		
	16.70	63,970 and over	10%	\$12,500
Newfoundland and Labrador ¹⁰	8.70%	Up to \$37,929		
	14.50	37,930–75,858		
	15.80	75,859–135,432		
	17.30	135,433–189,604		
	18.30	189,605 and over		
Yukon ⁹	6.40%	Up to \$48,535		
	9.00	48,536–97,069		
	10.90	97,070–150,473		
	12.80	150,474–500,000		
	15.00	500,001 and over		
Northwest Territories ⁹	5.90%	Up to \$43,957		
	8.60	43,958–87,916		
	12.20	87,917–142,932		
	14.05	142,933 and over		
Nunavut ⁹	4.00%	Up to \$46,277		
	7.00	46,278–92,555		
	9.00	92,556–150,573		
	11.50	150,574 and over		

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Notes

- (1) The federal tax brackets are indexed each year by a calculated inflation factor, which is based on the change in the average federal inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that. The federal inflation factor is 1.9% for 2020.
- (2) British Columbia indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation.

The province's inflation factor is 2.5% for 2020.

British Columbia's 2020 budget proposed to introduce a new top personal income tax rate of 20.5% on taxable income over \$220,000 for the 2020 and future taxation years. This proposed measure has not been enacted into legislation but the CRA is administering the measure as though it is in force.
- (3) Alberta paused the annual indexation of non-refundable tax credits and tax bracket thresholds, and will carry forward 2019 amounts for the 2020 and future taxation years. The province also indicated that it will resume indexing the tax system once it achieves the required economic and fiscal conditions.
- (4) Saskatchewan, Nova Scotia and Prince Edward Island do not index their tax brackets or, where applicable, surtax thresholds. Saskatchewan's 2020 budget proposed the re-indexation of the province's personal income tax system to the national rate of inflation, effective in the 2021 taxation year.
- (5) Manitoba indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The province's inflation factor is 2.2% for 2020.
- (6) Ontario indexes its tax brackets and surtax thresholds using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The province's inflation factor is 1.9% for 2020. Ontario resident individuals with taxable income over \$20,000 are also required to pay a Health Premium each year (see the table "Provincial Health Premiums").
- (7) Ontario and Prince Edward Island have a surtax system where surtax applies to the provincial income tax (before surtax) in excess of the threshold noted in the table. For example, Ontario surtax of 20% applies to the provincial income tax (before surtax) in excess of \$4,830. Ontario surtax of 36% applies in addition to the 20% surtax (i.e., a total surtax of 56%) to the provincial income tax (before surtax) in excess of \$6,182.

The surtax, effectively increases the top marginal tax rate for residents of Ontario and Prince Edward Island to 20.53% (13.16% x 156%) and 18.37% (16.70% x 110%), respectively.
- (8) Quebec indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate, excluding changes in liquor and tobacco taxes, rather than the federal rate in the calculation. The province's inflation factor is 1.72% for 2020. Residents of Quebec are required to make payments to the province's Health Services Fund (see the table "Provincial Health Premiums").
- (9) New Brunswick and the territories (Northwest Territories, Nunavut and the Yukon) index their tax brackets using the same formula as that used federally. The inflation factor is 1.9% for 2020.
- (10) Newfoundland and Labrador indexes its tax brackets using the same formula as that used federally, but uses the applicable provincial inflation rate rather than the federal rate in the calculation. Newfoundland and Labrador's inflation factor is 0.9% for 2020.

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